

SPIRIT BANKCORP, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1062135	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,366	\$1,335	-2.3%		
Loans	\$1,140	\$1,128	-1.0%		
Construction & development	\$231	\$222	-3.7%		
Closed-end 1-4 family residential	\$300	\$313	4.3%		
Home equity	\$2	\$0	-81.1%		
Credit card	\$0	\$0			
Other consumer	\$22	\$17	-26.2%		
Commercial & Industrial	\$265	\$239	-10.0%		
Commercial real estate	\$241	\$247	2.4%		
Unused commitments	\$238	\$112	-52.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$43	\$31	-27.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$49	\$38	-21.7%		
Cash & balances due	\$23	\$16	-30.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$572	\$692	21.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$629	\$682	8.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,251	\$1,218	-2.6%		
Deposits	\$1,120	\$1,091	-2.5%		
Total other borrowings	\$117	\$109	-7.2%		
FHLB advances	\$96	\$81	-15.7%		
Equity					
Equity capital at quarter end	\$115	\$116	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$22	\$10	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	7.9%	--		
Tier 1 risk based capital ratio	10.0%	10.9%	--		
Total risk based capital ratio	11.8%	12.5%	--		
Return on equity ¹	-4.6%	-15.3%	--		
Return on assets ¹	-0.4%	-1.3%	--		
Net interest margin ¹	4.8%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	64.4%	187.2%	--		
Loss provision to net charge-offs (qtr)	119.3%	203.1%	--		
Net charge-offs to average loans and leases ¹	1.9%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.4%	0.8%	0.0%	1.4%	--
Closed-end 1-4 family residential	1.0%	0.6%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.2%	0.4%	0.5%	--
Commercial & Industrial	3.3%	1.8%	1.8%	0.3%	--
Commercial real estate	1.5%	0.6%	0.1%	0.0%	--
Total loans	2.3%	1.0%	0.5%	0.4%	--